

**PRE-TAX COMMUTER ELECTION – DEDUCTION – COVERAGE SCHEDULE**

<b>Election Date</b>	<b>Deductions Taken</b>	<b>Coverage Month</b>
<b>January 1 to January 15</b>	<b>First Two Paychecks in February 2009</b>	<b>March 2009</b>
<b>January 16 to February 15</b>	<b>First Two Paychecks in March 2009</b>	<b>April 2009</b>
<b>February 16 to March 15</b>	<b>First Two Paychecks in April 2009</b>	<b>May 2009</b>
<b>March 16 to April 15</b>	<b>First Two Paychecks in May 2009</b>	<b>June 2009</b>
<b>April 16 to May 15</b>	<b>First Two Paychecks in June 2009</b>	<b>July 2009</b>
<b>May 16 to June 15</b>	<b>First Two Paychecks in July 2009</b>	<b>August 2009</b>
<b>June 16 to July 15</b>	<b>First Two Paychecks in August 2009</b>	<b>September 2009</b>
<b>July 16 to August 15</b>	<b>First Two Paychecks in September 2009</b>	<b>October 2009</b>
<b>August 16 to September 15</b>	<b>First Two Paychecks in October 2009</b>	<b>November 2009</b>
<b>September 16 to October 15</b>	<b>First Two Paychecks in November 2009</b>	<b>December 2009</b>
<b>October 16 to November 15</b>	<b>First Two Paychecks in December 2009</b>	<b>January 2010</b>